LIFE INSURANCE

PROVIDING ANSWERS FOR LIFE'S NEEDS.

Term Life Answers®

Mutual of Omaha
Protect Your Kingdom

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

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The fact is, Term Life insurance is basic, affordable protection essential to your family's overall financial planning. If you currently do not have life insurance or need more, purchasing term life coverage is a good place to start.

Life Insurance is Essential to Planning

Your term policy pays your designated beneficiary a lump sum of money to use in any way they see fit.

Term life insurance covers a specific time frame to help give your loved ones financial protection in the event of your death. It's a smart, affordable way to plan for the future.

Ask yourself, "What are my family's financial needs and wants?"

Use the checklist below to quickly determine how life insurance can meet your family's financial needs if you die.

- ☑ I need/want my family to maintain a certain standard of living in the event of my death.
- ☑ I need/want to minimize the burden of funeral expenses.
- ☑ I need/want to provide money for my child(ren)'s education.
- ☑ I need/want the mortgage to be paid off.
- ☑ I need/want to ensure my coverage is cost-effective so I can maintain it.
- ☑ I need/want to leave an inheritance to loved ones or a favorite organization.

Term Period Options

Our term life insurance products offer time periods designed to help cover various stages of life. Each term is also designed to help cover you during your working years. Coverage offers a level death benefit and level premium for each of the term periods.

Face Amounts (may vary by state)

Our Term Life Answers products are available in the following face amounts with full underwriting: Term 10, 15, 20 and 30: $100,000 and above.

Additional Product Features

Each term life insurance product offers riders that add flexibility to make your coverage just right for your stage of life:

Accelerated Death Benefit for Terminal Illness Rider (included in the policy) (ICC13L098R, or state equivalent. In TX, ICC13L098R.) — This rider provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less. The requested benefit amount may not exceed the lesser of $1,000,000 or 80 percent of the current death benefit.

Waiver of Premium for Unemployment Rider (included in the policy) (D185LNA10R, or state equivalent. In PA, D226LPA10R.) — This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. This is a one-time waiver.

Accidental Death Benefit Rider (2143L-0989, or state equivalent. In PA, 2167L-0989.) — Provides for an additional death benefit amount in the event of your accidental death.

Dependent Children's Rider (2069L-0189, or state equivalent. In PA, 2086L-0189.) — You can choose to purchase a small amount of term life insurance coverage for your dependent children (infant through 20 years).

Other Insured Rider (TLA 10, 15, 20 - ICC16L150R or state equivalent; TLA 30 – ICC16L151R or state equivalent.) — You can choose to purchase coverage for another adult individual. Full underwriting is required.

Disability Waiver of Premium Rider (2669L-1203, or state equivalent. In PA, 2700L-1203.) — If you become disabled for 90 continuous days or more, the premium for the base policy and all riders will be waived after the 90 continuous day elimination period for as long as the disability continues.

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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Policy Exclusions
The policy's face amount will not be paid if your death results from suicide, while sane or insane, within two years of the date of issue (in CO, MO and ND within one year). Instead, we will pay the sum of premiums paid since issue. In Missouri, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

United of Omaha Life Insurance Company is responsible for its own financial and contractual obligations.

Base plan riders and product features may not be available in all states. These policies have exclusions, limitations and reductions. For costs and complete details of coverage, call or write your insurance agent.

Policy Forms: Term Life Answers 10, 15, 20 – ICC16L145P or state equivalent. In FL, D601LFL16P. Term Life Answers 30 – ICC16L144P or state equivalent. In FL, D600LFL16P.

Life insurance is underwritten by United of Omaha Insurance Company, a Mutual of Omaha company. Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

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